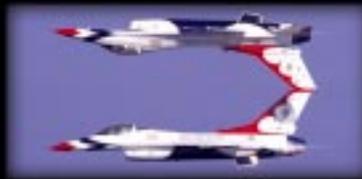


Managing risk in a **risky business**



The Combat Edge

ORM

Operational Risk Management



THE ACT 3-STEP PROCESS

1. Assess the Situation
2. Consider Options to Limit Risk
3. Take Proper Action